



Group Long-Term Disability Insurance

Help protect your income when you can't work

For the employees of
Lone Oak ISD



Policies issued by:
American General Life Insurance Company
The United States Life Insurance Company in the City of New York

Why Long-Term Disability Insurance?

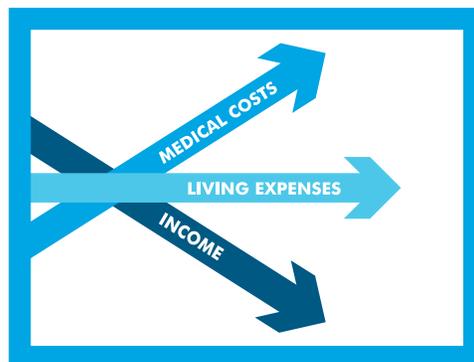
If an illness or injury left you unable to work for an extended period of time, it could become extremely difficult to cover even your most basic expenses. Although you may have enough money in the bank to meet your immediate needs, what would happen if you were unable to work for months, or even years? The real value of disability insurance lies in the ability to protect you over the long haul.

How Does Long-Term Disability Insurance Work?

If an illness or injury prevented you from working for several months or more:

- Keeping up with important payments for rent or mortgage, utilities, food, tuition, and other expenses could be a struggle without your paycheck — and you may face additional out-of-pocket medical costs for ongoing treatment and care.
- The benefit from your Group Long-Term Disability (LTD) insurance can give you the income you need to help maintain your lifestyle.

Group LTD insurance helps replace income you relied on to meet everyday needs.



What Can Long-Term Disability Insurance Offer Me?

Added Security

- Pays a monthly benefit to you, based on a percentage of your earnings.
- Includes a series of return-to-work features and programs to provide you with support when you need it most:
 - Rehabilitation program includes rehabilitation benefits and child care expenses.
 - Workplace modifications include customizing tools or equipment (e.g., raising or lowering desks), or making ergonomic changes.
- Should you pass away while receiving long-term disability benefits, your benefits will be provided to your eligible survivor for a period of time after your death.

Convenience and Flexibility

- Benefits can be deposited directly into your bank or credit union account.
- Dedicated claims operation assists you with successful recovery and re-entry into the workplace.
- Experienced vocational rehabilitation professionals provide you with an individually tailored program designed to fit your needs.
- Premiums are deducted directly from your paycheck — no checks to write.

Financial Advantages

- Priced to fit your budget. Typically, group insurance rates are lower than the rates of individual insurance plans and provide coverage at a lower cost.
- Your premium for your long-term disability coverage will be waived while you are out on disability and receiving benefits.



Ethan's Story¹

When a serious accident left Ethan unable to work for 10 months, the loss of income could have been devastating. Since the injury occurred off the job, it wasn't covered by his workers' compensation plan, and several of his medical expenses weren't covered by his health policy. Fortunately, Ethan's Group Long-Term Disability coverage provided a monthly benefit of \$2,200, allowing him to continue meeting his financial obligations until he was able to return to work.

Group Long-Term Disability Benefit Summary — Employee-Paid

Plan Features	Plan Details
Employee Eligibility	Active, full-time eligible employees working a minimum of 20 hours per week, working and residing in the U.S.
Waiting Period	First of the month following 30 days
Benefit Percentage	60 percent of basic monthly earnings
Minimum Monthly Benefit	\$100
Maximum Monthly Benefit	\$6,000
Benefit Duration	SSNRA
Elimination Period	90 days
Definition of Disability During the Elimination Period	Zero-day residual
Pre-Existing Condition Exclusion	3/12
Waiver of Disability Premium	Included
Rehabilitation Program	Included
Partial Disability Provision	Proportionate loss
Return-to-work incentive	Included for the first 12 months of disability
Survivor Benefit	Three times monthly disability payment after 180 days of disability
Regular Occupation Period	24 months
Mental/nervous, drug and alcohol limitation	24 months lifetime

Long-Term Disability Rates (Per \$100 of Monthly Benefit)

Age	Monthly Rate	Age	Monthly Rate
Less than 25	\$.45	50-54	\$.45
25-29	\$.45	55-59	\$.45
30-34	\$.45	60-64	\$.45
35-39	\$.45	65-69	\$.45
40-44	\$.45	70-74	\$.45
45-49	\$.45	75 and older	\$.45

Rates increase as a new age bracket is entered.

Enroll Today!

Enroll in Group Long-Term Disability insurance today. Your premium will be conveniently taken through payroll deduction.

Definitions

Benefit duration: The longest period of time that benefits may continue to be paid to you during a period of disability.

Elimination period: A specified number of days for which you must remain continuously disabled before benefits are payable.

Gainful occupation: If you are disabled from all gainful occupations, based on your education, training, experience and earnings potential, disability benefits will be paid.

Mental/nervous, drug and alcohol limitation: Limit on the period of time over which LTD benefits will be paid when you are disabled from a mental, emotional, nervous, drug or alcohol-related condition that is being treated on an outpatient basis.

Partial disability provision: If you become disabled (non-work related injury or sickness) and can work part-time, you may be eligible for partial disability benefits, which will help you supplement your income until you are able to return to work full time.

Regular occupation period: As long as you are disabled from your regular occupation, disability benefits will be paid.

Rehabilitation program: An organized effort by American General Life Companies and/or your employer to assist you in assuming constructive job duties while recovering. Programs may include temporary limited hours, modified job duties or transitional jobs, as well as permanent accommodations including modified or alternate jobs.

Return to work: For the first 12 months of benefits, your partial disability provision allows you to earn up to 100 percent of pre-disability income, between your work earnings and LTD benefit.

Survivor benefit: Should you pass away while receiving LTD benefits, a lump-sum benefit will be provided to your eligible survivor.

Waiting period: The time determined by your employer before your insurance becomes effective.

Waiver of disability premium: The premium for your long-term disability coverage will be waived while you are receiving benefits.

Zero-day residual: Provision allowing an employee who has been partially disabled to work on a part-time basis immediately, while continuing to satisfy the elimination period.

1. Presented for illustrative purposes only.

Policies issued by:

American General Life Insurance Company

Houston, Texas

Policy form number: G-DIS-41000

The United States Life Insurance Company in the City of New York

New York, New York

Policy form number: G-DIS-31000

www.aigbenefits.com

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The underwriting risks, financial and contractual obligations, and support functions associated with products issued by American General Life Insurance Company and The United States Life Insurance Company in the City of New York are the issuing insurer's responsibility. The United States Life Insurance Company in the City of New York is authorized to conduct insurance business in New York. Not all policies are available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

If applicable, any rates shown are based on the information provided at the time of quoting and are subject to adjustment in the event such information changes.

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AIGB100048DOD R04/13

Employee-paid plan

Pre-existing Conditions and Exclusions

(state variations may apply)

Pre-existing condition means an injury or sickness that occurred within three months just before the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment for which the insured:

- Incurred charges.
- Received medical treatment, consultation, care or services, including diagnostic measures.
- Took prescribed drugs or medicines.

If a disability is due to, caused by or contributed to by a pre-existing condition, and it begins in the first 12 months after the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment, no benefits will be paid.

Exclusions and Assumptions

- Evidence of insurability is required for all late entrants.
- The group policy does not cover any disability caused by, contributed to by or resulting from:
 - Loss of professional license, occupational license or certification.
 - Intentionally self-inflicted injuries, while sane or insane.
 - Active participation in a riot.
 - Attempting to commit a crime, or commission of a crime for which the insured has been convicted under federal or state law.
 - Insurrection, war, declared or undeclared, or any act of war.
- The company will not pay a benefit for any period of disability during which the insured is incarcerated as a result of a conviction.

Monthly benefit based on a percentage of employee earnings or flat amount, if elected.

The Certificate of Insurance will provide details on benefit percentages, rates, effective date of coverage and other important coverage information. The monthly benefit will be reduced by the amount of any income the insured received or is entitled to receive that month from sources including Federal Social Security Act or the Railroad Retirement Act, the disability sickness laws of any state, workers' compensation, or a mandatory state auto reparation, or indemnity act (no-fault insurance, where allowed by law). Please see the Certificate of Insurance for additional reduction sources.



Bring on tomorrow